

**ABSTRACT**

A method and system for generating and processing billing and payment information for a service provided by service providers in multiple tiers includes collecting usage information of the service by a customer from one of the tiers of the multiple tiers or a third party. The usage information is integrated with customer profile information of the customer provided by a second tier of the multiple tiers. Billing information is generated based on the usage information, the customer profile information, and rate information for the service. A bill based on the generated billing information is transmitted to the customer either using paper mail or by electronic bill presentment. Payments received are processed and allocated based on the payment information.